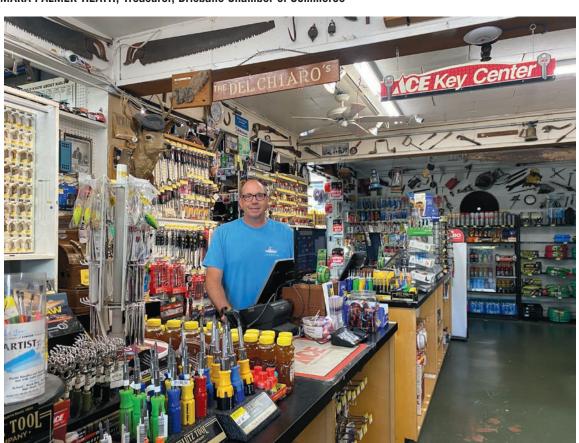


# **ELUMINARY**

Brisbane's Business and Community Journal

#### HARDWARE SUPPLY: "WE'RE HERE FOR THE PEOPLE"

By: TAMARA PALMER-HEATH, Treasurer, Brisbane Chamber of Commerce



Bill DelChiaro III smiles at the Brisbane Hardware & Supply Register

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### A CALIFORNIA ROLL COULD COST YOU

By: MADISON DAVIS, City of Brisbane Mayor, madisondavis@brisbaneca.org, 415-706-5276

And no, I'm not talking about sushi. "Drive Like Your Kids Live Here," a sign pleading for motorists to slow down, has popped up on San Bruno Avenue, placed by frustrated residents. San Bruno Avenue has long been a street rife with speeding and failure to stop at stop signs by motorists. A hot spot for California rolls also referred to as "California stops," and outright stop sign oblivion is the intersection of Mendocino Street and San Bruno Avenue. Several complaints to the Brisbane City Council by residents, citing

>> CONTINUED ON PAGE 2



SUPERVISOR'S Message

# COUNTY CREATES GUARANTEED BASIC INCOME PROGRAM FOR FOSTER YOUTH

By: DAVID J. CANEPA, President of the San Mateo County Supervisors, <u>dcanepa@smcgov.org</u>,

In a unanimous vote, the San Mateo County Board of Supervisors agreed in July to provide current and former foster youth ages 18 up to 22 with \$1,000 a month in the county's first guaranteed income program. I was proud to sponsor the resolution with Supervisor Noelia Corzo.

About 70 eligible young adults will receive a

>> CONTINUED ON PAGE 2

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Celebrating 85 years in business and 60 years under management by the DelChairo family, Brisbane Hardware and Supply is a Brisbane institution. Opening in 1938, Brisbane Hardware is the oldest business on Visitacion Avenue.

In the early days, Brisbane Hardware was also

In the early days, Brisbane Hardware was also the town's ice house. The Machinery Equipment brick building adjacent to Bayshore Boulevard served as the icehouse for Southern Pacific Railroad, which supplied the ice to the Hardware store. Residents purchased to restock their iceboxes as no one had refrigeration then. Those who enter the store from the San Bruno Avenue door will pass steps leading up to a set of d ouble doors to what once was the old icehouse. Take a look next time you stop in. Customers may also not know that back in the day, the windows facing Visitacion Ave held displays of vacuums and other products; they're so large for that reason.

The DelChiaros are the third owners of Brisbane Hardware and have run the business since November 1, 1963. Bill DelChiaro Sr. and his wife, Lillian, purchased the business and building. Bill Sr. was a Brisbane Hardware customer, working as an engineer for Regal Pale Ale when he snagged the opportunity to own the store.

Since then, three generations Bill DelChiaro Sr., Bill DelChiaro Jr., and Bill DelChiaro III have operated the business with a hands on approach. Bill DelChiaro Jr. was 26 when he agreed to work at Brisbane Hardware for six months, which turned into thirty years. "Brisbane Bill," as many knew him was a fixture of our city.

Like his father at 26, Bill DelChiaro III only intended to work for the business for six months. At 19, he became a building inspector for the City of San Pablo and later established a construction business. Burnt out by the projects, he decided

to work at the hardware store for six months, which turned into 28 years. Like his father and grandfather before him, the love of the business and its customers keeps him going.

During the dot com era, when money was abundant, someone offered the DelChairos \$10,000/month in rent. While contemplating this opportunity, Bill DelChiaro Jr. looked at the park and noticed two customers who came in everyday, chatting on the corner. He exclaimed, "We're here for the people, not the money." And that's been the motto ever since.

While ice is no longer for sale, Brisbane Hardware and Supply has anything you could want from a Hardware store and the n some. They make and repair door and window screens in 3-4 days, often sooner. Finding this type of service is a rarity today. They also offer key cutting, lock servicing, pipe cutting and threading, and Kelly Moore paint. Bill is remodeling their screws and nails department and just finished the plumbing and valves section. They carry cleaning supplies, glue and adhesives, lightbulbs, electrical, automotive supplies, paint and sundries, piping, hardware, hand and power tools, and even snacks. If they don't carry it or you need something you can't find anywhere, ask Bill. He will track it down for you; it's his superpower.

Customers of Brisbane Hardware trust them to handle priceless projects. The City of San Francisco has worked with Brisbane Hardware and Supply for 40 years and recently entrusted them with Coit Tower's brass water fountain for refurbishment. They also do a lot of work for Camp Mather. About 60% of their customers are commercial.

Bill exclaims, "We love the people here, and that's why we're still here. None of us have ever retired. I am greeted every morning by the same cars honking as

>> CONTINUED ON PAGE 2

#### CHAMBER CIRCLE MEMBERS

Baylands Development Inc BiRite Foodservice Distributors City of Brisbane Golden State Lumber Homewood Suites Integrated Resources Group Lyon Medical Construction Peninsula Clean Energy Recology South San Francisco Scavenger Co., Inc.

The Chamber Circle is a special group of members that have committed to support the Brisbane Chamber of Commerce through sponsorships.

If your business would like to become a member of the Chamber's Circle, please contact Madison Davis, President/CEO at 415-467-7283 or e-mail madison@brisbanechamber.org.

#### Supervisor's Message, continued from page 1

direct deposit for up to 18 months.

Our goal is to disrupt the cycle of poverty.

September 2023

Foster youth face so many challenges that most of us cannot imagine. We as a community want to help these young adults finish high school and go on to college or trades programs without so much of the crushing burden of making ends meet in a county with such a high cost

Foster youth remain very vulnerable to housing instability and homelessness as they age-out of the system. Concrete economic support allows for some relief from the economic pressures that might otherwise push them out of San Mateo County and away from their support systems and friends.

Recipients can use the monthly stipend as they see fit, for education, transportation, housing, food and other needs.



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E-mail your article, advertisement or questions madison@brisbanechamber.org (415) 467-7283.

Advertisements are interactive on the Luminary posted to the web and on social media.

Mission Statement: The purpose of the Brisbane Chamber of Commerce is to create an atmosphere in which business prospers and the community thrives.

The Luminary is printed using recycled paper and environmentally-friendly soy-based ink.

With a secure monthly income floor, it is anticipated that participants will be better able to take advantage of services provided to transitional age foster youth. These include access to educational and financial counselors and a range of support staff that will provide linkages to health and mental health services, employment services and enrichment activities.

The encouragement and financial support are needed to help current and former foster youth navigate the complexities of lease agreements, school and work applications and other responsibilities without families to guide them.

The first \$1,000 direct deposits are expected to begin around the New Year. Supervisors approved the program as a pilot that includes a thorough evaluation that will test the impact.

#### Mayor's Message, continued from page 1

these circumstances and near accidents between motorists and pedestrians, have caused us to ramp up enforcement in this area.

Council member Mackin and I live close to this intersection and have observed countless vehicles running these stop signs daily. The Brisbane Police Department opened a Problem Oriented Policing (POP) project at this intersection on July 11 and has issued 68 citations since the writing of this article on August 4. A POP involves diagnosing and solving problems identified as increasing crime or community risks and increasing resources to address the

According to Chief Lisa Macias, "The citations are a mix of written warnings and written citations for stop sign violations as well as seat belts and cell phone usage while driving. Based on my conversations with the officers, 90% of violators are Brisbane residents and 10% non residents." The data dispels a myth I hear regularly: speeders or those running stop signs must be from out of town.

It can be easy not to completely stop at the stop sign, especially when in a hurry. I am guilty of this too. We may barely even notice that we didn't make a full stop. Chief Macias reports that of the citations, "approximately 85% of the violations are for California stops, where the driver slows down, looks around, sees no other vehicles and rolls through the stop sign slowly, never coming to a complete stop. Approximately 10% are blatant stop sign violations, and 5% are other distractions, such as cell phone usage."

The Brisbane Police Department will continue the POP at this intersection and at the stop sign near Brisbane Elementary School at San Bruno Avenue and Santa Clara Street. They will compare the data as the weeks go on to determine if increased enforcement influences driver behavior.

Council member Mackin, a former Complete Streets and Safety Committee Member, is passionate about tackling the issue of unsafe streets. She has scheduled the discussion group focusing on 'Distracted Drivers" for August 16 at the Community Meeting Room in City Hall from 6-7:30 PM. She invites residents to attend and bring suggestions of how we can collectively make our streets safer. Improving street safety will take the cooperation of police and the greater community.

The city council and the police department appreciate your continued effort to be more conscious as you drive through town. For questions regarding this article or any other concerns or comments about the City of Brisbane, please email me at madisondavis@brisbaneca.org or call (415) 706-5276.



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#### Hardware Supply, continued from page 1

I clean up in front of the store and those that walk their dogs." Bill realizes how vital having a hardware store in town is to the people of Brisbane and intends to keep it going. Brisbane Hardware Supply has sponsored countless Brisbane soccer teams and, along with Brisbane firefighter Andy, encouraged the Park Recreation department to resurrect the Derby.

Brisbane Hardware Supply at 1 Visitacion Avenue is open Monday Friday from 9 am 4 pm, although they ften open early and close late. Their phone number is (415) 467-2707. Stop in and say "hello," enjoy a piece of candy at the register, and mention reading this article in *The Luminary*!

#### THE BAY TRAIL AT THE BAYLANDS

By: Stephanie Shakofsky I Vice President Government Affairs, Baylands Development, Inc., sshakofsky@thebaylands.com

The San Francisco Bay Trail, a joint Bay Area government project, is a 500-mile walking and cycling path that circles the entire San Francisco Bay, running through all nine Bay Area counties, 47 cities, and across seven toll bridges. To date, 400 miles of the trail are established.

In this month's edition of The Luminary, we would like to share plans for integrating our local connecting portion of the Bay Trail that runs through The Baylands. As part of the Baylands Specific Plan, the Bay Trail improvements are designed provide a new internal artery that connects to Icehouse Hill and creates a continuous path through The Baylands, providing hikers, bikers, and birders with multi-modal access to the vast open space recreation network. The Bay Trail will also incorporate critical sustainability features such as grassy bioswales that will naturally remove stormwater contaminants before draining to the bay.

We look forward to welcoming current and new Brisbane residents to The Baylands' unified network of open space consisting of signature parks, naturalized areas, and the Bay Trail. To learn more about The Baylands Specific Plan, please visit the City's website, www.brisbaneca.org/baylands. To keep up to date on The Bayland's development, check out our website, www.thebaylands.org.



Looking East from The Baylands Bay Trail

#### **BLAST FROM BRISBANE'S PAST**

The following article is taken from the *Brisbane News Bulletin*, a Brisbane Chamber of Commerce newspaper, printed January 15, 1950. It paints a picture of the businesses that operated in town at that time. We have researched to the best of our abilities where those businesses mentioned were located so you have a frame of reference when reading. Below is a list of the businesses mentioned in the article, and what exists in those spaces now

American Legion Dance Hall 250 Visitacion Ave, now the Brisbane Community Center

Luxury Cleaner's-201 Visitacion Ave, now Beauty Fix Studio

Waldy King's Menswear Store-203 Visitacion Ave, today in the same building as Beauty Fix Studio

Post Office-245 Visitacion Ave, now the building next to Midtown on the left

Les's Market/Thee Market-249 Visitacion Ave, now Midtown Market

Beauty Salon Referenced-Mademoislle's Beauty Mirror owned by Bea Graulty-345 Visitacion, now Saint Studio, recently, The Mad Moiselle Vintage

Van's Dress Shop/Mack's Dress Shop-349 Visitacion Ave, now Star City Salon

Cleary's Grocery Store/Cline's Grocery Corner of Santa Clara and San Bruno Street, now a residential garden

The hobby shop referenced is Bob's Balsa Bungalow-278 Visitacion, now the first floor apartment adjacent to the community center on the left.

Brisbane Coffee Shop and Tom's Shoe Store aka Family Shoe Store-105 Visitacion Ave, now a residential building between Brisbane Chiropractic and The Burrow.

Phil's Fountain/Laing's Fountain-311 Visitacion ave, next to Nana's Kitchen. Occupied by a laundromat not too long ago and then Saint Studio recently.

Theatre-48 Visitacion ave (the De Marco building) and the site of the former City Hall, to the right of the Brisbane Inn. Now an office building.

Scott's Fountain of Youth-160 Visitacion Ave now Melissa's Taqueria

Laundromat in the basement of the house next door to Scott's Fountain-148 Visitacion Ave, now Lucky House

Gil's Drugstore aka Brisbane Drug Store (The REXALL store)-49 Visitacion Ave, now the site of the former Plug Preserve next to Julie's Liquor and Deli

Bakery run by Mrs. Green aka Brisbane Bakery-312 Visitacion Ave, now a residential building between the church parking lot and another home and across the street from Nana's Kitchen.

#### **Shifting Sands**

By: Gladys Reece

Another year has passed, and have you stopped to think of the changes that have taken place in our little city? Think how we must look now that the wanderer who has but recently returned. We who have stayed on in our own particular little ruts have taken the changes for granted, and it takes the out of town visitor, or that long lost relative to point them out to us.

Take, for instance, the new Legion Hall on the main drag remember how we used to trot around in that little place up at the end of Visitacion Avenue? There wasn't enough room for the orchestra, then let alone a crowd stomping jitterbugs like us! And across the street from the Legion Hall how about Les's Market? Seems to me that it wasn't so long ago that we were startling other Peninsulans with our references to the Thee Market! And on the other side of the post office, there used to be just a place called Luxury Cleaner AND Waldy's Men Store.

We can even get up to date and professional looking photographs her e now thanks to Ted Lehning and Louise Terry and Bob Boomer. I know, because that's what I gave for Christmas this year and a better job of photographing a king sized family I've never seen! And look at Phil's Fountain seems to me I remember working for a couple nice people named Ed and Dell Krampert not so long ago and now look at it! It's Laing's Fountain now, with a couple of pretty swell people named Fred and

Shirley Laing presiding over it. The Laings USED to be San Carlos citizens but from what I've been hearing, and seeing they're darned near our own citizens now.

And on up the street from there, remember Buzzie and Ellen in the Beauty Parlor? Well, there's a little lady in there now who calls herself Bea Graulty, lately of Ora's of Hollywood, and she will make you feel like a movie queen if you will just give her half a chance. Next door to her you'll find two busy and beautiful blondes by the name of Grace Vanderkar and Ladella Carr, in what is now known as Van's Dress Shop. Seems like just yesterday that we saw Ruth Mack in and out of Mack's Dress Shop. We all

miss Ruth, but Grace and Ladealla are making themselves right at home and twice as welcome as they look.

And look how beautiful the church across the street is now with its new carpet of lawn and flowers. Seems like no time at all since we were hopping over clump of weeds and stuff. And speaking of churches, how about the new one over on San Bruno Avenue? Makes one feel like Christmas all year around, doesn't it? And while we're over on San Bruno Avenue how about what used to be Cline's Grocery have you met Rose Cleary, of Cleary's Grocery yet? If you haven't you've missed meeting a very nice person.

Back on the Main Street of our little city, how about that new little Hobby Shop where you can buy model airplanes and things? Life can be pretty dull without a hobby of some kind, you know. I've got six, myself. No more nervous crack ups for me! I'm too busy! Speaking of keeping busy have you noticed the lady with six arms in the new branch bakery She'd have to have that many to keep up with the customers I've seen streaming in there after the good things she keeps on her shelves. In case you don't already know the lady her name is Mrs. Green. Another busy place is Tom's Shoe Store, where there used to be a little coffee shop, remember? Tom seems to be doing right well, and he's got a right nice stock of shoes. I should know, I'm wearing a pair of them today.

And, keeping up with the Jones's, I suppose only in our case, it's keeping up with the best of the Peninsula how about that new Laundromat in the basement of the house next door to Scott's Fountain of Youth? And the Used Car Lot next to that? Think we can't do things in a big way, once we get started, huh? And going on down the street from the re, it has not been so long ago that we were greeted at the door of the local theater by Ralph and Susie Dostal. And then for some six months or so, we got acquainted with Jim Boyd. And now, all of a sudden, there seems to be two new theatre magnates in our midst name of Leaskou and Mentis. But they'll be sore if you don't call them Jim and Chris. And what's more, we've got a lot to thank them for. Have you noticed the different kinds of pictures the kids are getting to see on Saturday afternoons now? Chris Mentis say he intends to show the kind of pictures for kids that we mothers want our kids to see, instead of the adult fare we definitely don't want them to see. Bless 'em for that, I says.

All these things are on the credit side of the ledger but there's a debit side too. Meaning, of course, the blackened and empty looking building where once was Gil's busy and thriving drugstore. We miss seeing Gil and Francis amidst all the good things we could buy there, and we miss not being able to take our pet cat in for Gil to look over and pronounce either dead, dying, or among the land of the living in spit of its bedraggled and haggard appearance. Speaking of cat's, Gil's own little cat was a familiar site in and around the drugstore, wasn't she? I'll bet she wishes he'd hurry up and open up again, so she could greet all her old friends too.

All in all, I think we can be pretty proud of our little city. Who could call us a "Ho Hum Hamlet" now, and mean it, huh?



Application Deadline:

September 8th, in order to guarantee placement at this year's event!

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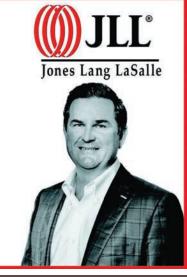
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#### BRISBANE BUSINESS BULLETIN

"The Brisbane Business Bulletin" allows Brisbane Chamber of Commerce members to communicate brief bits of news to the public such as change of hours, new product offerings, upcoming events, etc. If you are interested in listing a news item next month, please contact Madison Davis at madison@brisbanechamber.org

#### **No Chamber Mixers in August**

The chamber has noticed reduced turn out for mixers in August as many people are out of town. Mixers will resume in September. Have a great summer!

#### San Bruno Mountain Watch Pancake Breakfast

San Bruno Mountain Watch presents the annual Pancake Breakfast Fundraiser on Sunday, September 10th. Please join a morning of food, friends, and fun supporting their nursery, education, and ecological restoration programs. Enjoy delicious blueberry pancakes, sausages (veg non veg), fruit, and coffee from 9am to 12pm Mission Blue Nursery will be open and selling native plants at the event from 9am to 2pm. More info: <a href="https://www.mountainwatch.org/pancakebreakfast2023">https://www.mountainwatch.org/pancakebreakfast2023</a>

#### **Dark Skies Ordinance**

Brisbane's Open Space and Ecology Committee is working with sustainability and planning staff to develop a proposed Dark Skies Ordinance that would help protect the nocturnal environment as well as community health and enjoyment of the night sky through reasonable limits on outdoor lighting. Look out for opportunities to weigh in on the proposal in the coming months!

#### The City of Brisbane is now on Etsy!

What started off as an idea by Communications

Intern Grace Baldwin to recoup existing costs for the ever popular Brisbane hats, which the City has been giving away for the past two years since the City's 60th Anniversary and Grand Re-Opening Celebration of the Brisbane Library, has become an official online shop on Etsy. Brisbane's Etsy shop, otherwise known as Betsy, is where you can find apparel (t-shirts, hoodies, sweatshirts, and including youth and kids/toddlers sizes), stickers/pins, cups mugs, tote bags, and more, and in all different colors! Check it out at <a href="mailto:etsy.com/shop/CityofBrisbaneCA">etsy.com/shop/CityofBrisbaneCA</a> \*\*Special Launch Deal-For the month of August, everyone who shops on Betsy will receive an automatic 15% off!\*\*

#### Water & Sewer Rate Increases Reflected on August Utility Bills

As mentioned in the Business Bulletin of the August issue, at the April 20, 2023 City Council Meeting, the Council voted unanimously to approve Resolution 2023-17, increasing the charges for water and sewer services and setting the discount rate for the City's Low Income Rate Assistance (plan at 25% for all services. The new rates, which cover the increasing cost of service, simplify the former rate structures, and better promote equity among customers, became effective on June 15, 2023 and will be reflected on the August bill. This August bill captures the June 15th-August 15th billing cycle, and will be sent out the last week of August (due Thursday, October 5, 2023). Learn if you qualify for LIRA at brisbaneca.org/lira or the State's Low Income Household Water Assistance Program (LIWAP) at csd. ca.gov/waterbill. The State's LIHWAP Referrals Portal is available at taphelp.org (to begin the application

process, please complete and submit the form found on that webpage). Should you have any questions about your bill or the new rates, FAQs are available on the City's website at <a href="mailto:britzhaneca.org/utility-billing">brisbaneca.org/utility-billing</a>. To speak with a staff member, please reach out to Ligia Ferreira at (415) 508-2154 or email her at <a href="mailto:lferreira@brisbaneca.org">lferreira@brisbaneca.org</a>.

Brisbane Chamber of Commerce

#### Apply to be a Vendor at Day in the Park!

Day in the Park and the Derby take place every first Saturday in October. Festivities commence with the Derby car races starting at 8am on San Francisco Street. Immediately following is the Day in the Park, which goes until 3pm. The park is filled with community group and commercial tables and information, arts & crafts vendors, good music, yummy food (including Lions tri-tip sandwiches), and plenty of fun for kids. Vendors are now being accepted and the deadline to submit an application is September 8th. You can find the applications on the City's website at brisbaneca.org/dip-derby. If you have any questions about the event, please contact Ricardo Monroy at (415) 508-2143 or email him at <a href="mailto:rmonroy@brisbaneca.org">rmonroy@brisbaneca.org</a>.

#### Doing some work on your property and want to speak with a City Planner?

A Planner is available Mondays and Thursdays during City Hall s Public Walk In Hours: M, Tu, Th: 9-4, W: 9-7, F: 9-12. Planners are also available virtually by appointment on Tuesdays, Wednesdays, and Fridays. Book your appointment here: <a href="mailto:brisbaneca.org/planner">brisbaneca.org/planner</a>

#### TRASH TALK: ZERO WASTE LUNCH

By: TERESA MONTGOMERY, Chamber Board Member and Sustainability Manager at SSF Scavenger, and ADRIENNE ETHERTON, Sustainability Manager at City of Brisbane

Do you pack lunches for yourself or other members of your family? If you do, please challenge yourself to pack items that won't create unnecessary waste. Here are a few tips:

- Invest in durable reusable basics. For example, a metal lunchbox and water bottle, fabric napkins, and stainless-steel utensils.
- Use washable, refillable containers. Avoid packing food in plastic bags, plastic wrap, wax paper, or foil.
- Buy in bulk. Single-serving juice boxes, yogurt tubes, chip bags, carrots, trail mix, and similar are over-packaged in materials that are unlikely to be recyclable.
- Pack reasonable portions and use an ice pack if needed. This will reduce the chance of food going uneaten.

If eating in a cafeteria or restaurant, or ordering takeout, there are other choices you can make that reduce waste. Consider these:

- Patronize restaurants that serve food and beverages in reusable containers or that allow you to bring your own.
- Avoid establishments that serve food in disposable Styrofoam/styrene or plastic containers that are not compliant with the Disposable Food Service Ware Ordinance [details at <a href="https://www.smcsustainability.org/waste-reduction/foodware">www.smcsustainability.org/waste-reduction/foodware</a>].
  - Say no to disposable cups, straws, utensils, and to-go boxes. Bring reusables.

Thank you for working to reduce waste. Your efforts make a difference!

# Remember to make lunch waste-free! If purchasing supplies, please invest in products that are durable, reusable, and not destined for a quick trip to your garbage or recycling cart. Please scan for lunch packing tips!

#### I HAVE COME TO BE HELD BY THE TREES

By: CASSANDRA BOUSQUET, Brisbane Resident

I'm on the mountain.

I have come to be held by the trees;

I see my town down there.

Wooden stars laced with lights adorn every home

I've been walking "out somewhere near the sky, I say

So many people dying, I've been trying to untangle reality

Red tailed hawks in all their majesty,

Sleek black crows cawing defiance,

I have come to be held by the trees.

The canyons are dim and steeped with memories, like

hiding under the covers until you cancan't breathe.

But once I step out into the wind and the sun,

and feel my hair gleaming like golden poppies,

I realize:

I have come to be held by the trees

Cassandra Bousquet is going into her sophomore year as a Creative Writing Major at Roger Williams University in Bristol, Rhode Island. Inspired by San Bruno Mountain and the experience of quarantine, "I have come to be held by the trees" was featured in her campus poetry walk during National Poetry Month in April. Also in April, she was a Writer in Residence at Linden Place, a historic mansion and museum in Bristol, RI. Her work is included in the collaborative poem, "which appeared in Nature Culture 2021 Festival Book (Copenhagen: Red Press Kulturhuset Islands Brygge Københavns Kommune, 2021). More of Cassandra's work can be found under the Youth and Ecopoetry section of the web archive: speakpoetry.org and her poem "Dear Human at the Edge of Time" will appear in the forthcoming anthology of the same title in September, edited by Luisa A. Igloria, former SMC Poet Laureate Aileen Cassinetto, and Jeremy S. Hoffman. Spending time in and protecting the natural world is very important to her and she tries to educate and empower others through her Instagram: @unitedagainstclimatechange

#### **FINANCIAL** Focus

#### **HOW WILL YOU EXIT YOUR BUSINESS?**

By: SVEN GEFFKEN, Financial Advisor, Edward Jones, Sven.Geffken@edwardjones.com, (650) 355-1365

If you own a business, you've always got a lot on your mind. But no matter how busy you are today, you need to think about tomorrow. Specifically, you'll want to create an exit strategy for the day you want to move on from your business to a new phase in your life.

To develop this strategy, you'll need to address these key questions:

- How much do you need (or want) for your business? Ideally, you'll want the sale of your business to meet your retirement and estate-planning goals. So, you'll need to think carefully about these goals and what costs they may entail. And these issues aren't just financial — for example, when you think about how you may want to spend your time in retirement, you might realize that you don't really want to exit your business completely. So, you might decide to sell just part of it, or sell it entirely, but stay on to help manage it or possibly do some consulting for the new owners.
- How much is your business worth? You may want to calculate your business' value three to five years before your planned exit. You could do this on your own, but it's typically advantageous to use professional valuation services. If you're gifting or selling your business to family members, selling it to an employee stock ownership plan (ESOP) or settling an estate, you'll need to get a more formal qualified appraisal to meet IRS standards.
- How can you close the gap between what you need and what your business is worth? The amount you need from the sale of your business to support your retirement goals may be more than what your business is actually worth. To

help close this gap, you could try to boost your business's profits through the usual means, such as introducing new products, raising prices or cutting costs. But you might also try to lower the amount you need from the sale by working longer, reducing your personal spending and saving more outside the business.

• Who will take over your business? When planning for a successor for your business, you have several choices, including selling to a family member or an outside buyer. Going public or liquidating the business are also options. These are distinct paths, but depending on your circumstances, one might be more appropriate for you than another. To cite just one factor, if you don't have an obvious choice for a family member to take over the business, you might have to consider other buyers. In any case, you'll need to explore all the economic and personal factors involved in the choice of successor.

Who can help you with your exit strategy? Exiting a business can be complex. To ensure you're making the right moves for your overall financial and family situations, you may want to build an exit strategy team, possibly consisting of your financial, legal and tax advisors. You may also need to enlist the services of a commercial banker and a business evaluation expert. Each of these professionals can bring a different area of expertise to your exit decisions, and together they can help address all the issues related to your exit strategy.

Exiting your business will take a lot of planning and decisions — but if it's done right, it can be worth the effort.

#### **BRISBANE** School District News

#### WELCOME TO THE 2023-2024 SCHOOL YEAR!

By: RONAN COLLVER, Brisbane School District Superintendent, rcollver@brisbanesd.org

I often tell people that the first day of school is by far my favorite school day. The energy level of the students and staff is always very high as the excitement of a new beginning is upon us. The key is finding ways to keep that enthusiasm and energy up throughout the school year. I suggest staying in contact with your child's teacher, participating in school activities, and taking an active role in your child's education. The site administrators, as well as I am here to assist whenever possible.

Returning to school after a summer break is full of excitement of things to come and fears of the unknown at the same time. This goes for us adults on campus as well as the students. The first day of school has always had a special place in my heart; not just because of the brand-new start, the new friends, the new books, and the new games, but also because of the unknown. I love the energy the unknown creates in my mind and in my body; the anticipation of just how good the school year can be.

Here in the Brisbane School District, we understand that the fears of a new school year can cause children anxiety as opposed to the excitement that the unknown created in me. Our staff is very welcoming and embraces all the children to meet them where they are with their back-to-school emotions. Please contact your school if you feel there is any way that we can make your child feel more comfortable or maybe let the school know what a great job they are doing.

We will trade the sounds of summer construction projects for the sounds of children's voices and the voices of excited educators in the classrooms. Brisbane Elementary School and Panorama School are near the completion of their second year of modernization. We are all very excited to have the students back in the newly upgraded buildings. Once the schools are completed, I will add a link to our webpage with pictures of all the work we

have completed in the district.

The construction has been inconvenient for many people, especially those who live close to the schools as there has been an abundance of noise and dust stirred up. I appreciate the community's patience and sincerely apologize for these disruptions. Unfortunately, sometimes you must make a mess in order to make improvements. These improvements and the value to our district, students and staff will last much longer than the disruptions that the projects have created.

Thank you for trusting us with the most precious gift in the world, your children. We take this job very serious and at the same time we have fun doing it. Fred Rogers said it best: "The child is in me still and sometimes not so still."

I look forward to seeing many of you throughout the school year and please do not hesitate to contact me if you have any questions. rcollver@brisbanesd. org

Thank you,

Ronan Collver Superintendent @SuptCollver Brisbane School District http://www.brisbanesd.org



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\*\*APY = Annual Percentage Yield as of 8/1/23, subject to change. 3.00% APY paid on the first \$50,000 in average daily balances and 0.05% APY paid on any average daily balances above \$50,000 if all monthly (statement cycle) requirements are met, as follows: (1) 10 or more debit card purchases or debit card payments are posted (ACH/bill pay payments and ATM transactions are not eligible); (2) one direct deposit, payroll deposit or external ACH transfer is received; and (3) eStatements are selected. If all monthly (statement cycle) requirements are not met, the APY paid will be 0% for that statement cycle. Limit one (1) Premium Checking account per membership. Federally insured by NCUA.